

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Queen A. Dickey  
Debtor

Case No. 11-05620-MDF  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: REshelman  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 64

Date Rcvd: Nov 01, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 03, 2016.

db +Queen A. Dickey, 406 Wynwood Road, York, PA 17402-4006  
cr JPMORGAN CHASE BANK, NATIONAL ASSOCIATION et al..., Chase Records Center - Attn: Correspondence,  
Mail Code LA4-5555 - 700 Kansas Lane, Monroe, LA 71203  
cr #+Select Portfolio Servicing, Inc., 3815 South West Temple, Salt Lake City, UT 84115-4412  
3925763 +ACS-COLLEGE LOAN CORP, 501 BLEECKER STREET, UTICA, NY 13501-2401  
3925764 +APOTHAKER & ACCOCIATES, P.C., 2417 WELSH ROAD, SUITE 21 #520, PHILADELPHIA, PA 19114-2209  
3925765 +ARROW FINANCIAL SERVICES, 5996 W TOUHY AVENUE, NILES, IL 60714-4610  
3964925 +Ann Swartz, Esq., KML Law Group, PC, 701 Market Street, Suite 5000,  
Philadelphia, PA 19106-1541  
3925770 +CITIFINANCIAL, PO BOX 499, HANOVER, MD 21076-0499  
3925768 ++COLLECT AMERICA LTD, 4340 S MONACO PKWY, 2ND FL, DENVER CO 80237-3485  
(address filed with court: CACH LLC, 370 17TH STREET, STE 5000, DENVER, CO 80202)  
3925771 +CREDIT BUREAU OF YORK, 33 S DUKE ST, YORK, PA 17401-1485  
4008777 +Citibank NA as Trustee for Certificateholders, Chase Records Center - Correspondence Ma,  
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774  
3933813 Citicorp Trust Bank, PO Box 70923, Charlotte, NC 28272-0923  
3925773 EMC MORTGAGE CORP, 800 STATE HIGHWAY, 121 BYP, LEWISVILLE, TX 75067-4180  
3925778 GLELSI, PO BOX 7860, MADISON, WI 53707-7860  
3950487 Great Lakes Educational Loan Services, Claims Filing Unit, PO Box 8973,  
Madison, WI 53708-8973  
3925780 +JONATHAN A. DICKEY, 6849 HOLLY BERRY COURT, FORESTVILLE, MD 20747-3253  
3955114 JPMorgan Chase Bank, NA, 3415 Vision Serive, OH-7133, Columbus, OH 43219  
3925781 +MARY F. KENNEDY, ESQUIRE, 1310 INDUSTRIAL BLVD, 1ST FLOOR, SUITE 101,  
SOUTHAMPTON, PA 18966-4030  
3925782 MEMORIAL HOSPITAL, PO BOX 15118, YORK, PA 17405-7118  
3925783 +MICHAEL ROMAN, SR DEPUTY, OFFICE OF ATTORNEY GENERAL, FINANCIAL ENFORCEMENT SECTION,  
HARRISBURG, PA 17120-0001  
3925784 +NORTH STAR CAPITAL ACQ., LLC, 520 FELLOWSHIP ROAD, APT/STE C306,  
MOUNT LAUREL, NJ 08054-3407  
3925785 +NORTHLAND GROUP INC, PO BOX 390846, EDINA, MN 55439-0846  
4510156 Navient Solutions, Inc. on behalf of USA Funds, Attn: Bankruptcy Litigation Unit E3149,  
PO Box 9430, Wilkes, Barre, PA 18773-9430  
3925789 +SECRETARY OF THE TREASURY, 15TH AND PENN AVENUES NW, WASHINGTON, DC 20220-0001  
3925793 +TRIBUTE/FBOFD, 6 CONCOURSE PKWY, NE FL 2, ATLANTA, GA 30328-6117  
3925794 UNITED STATES ATTORNEY, HARRISBURG FEDERAL BUILDING, P.O. BOX 11754,  
HARRISBURG, PA 17108-1754  
3925795 US DEPT OF EDUCATION/GLEL, PO BOX 7860, MADISON, WI 53707-7860  
3925796 US DEPT OF JUSTICE, 950 PENNSYLVANIA AVE NW, WASHINGTON, DC 20530-0001  
3925797 +VERIZON MARYLAND, PO Box 11328, St Petersburg, FL 33733-1328  
4393122 +Wilmington Trust Company, successor tru, Serviced by Select Portfolio Servicing,,  
3815 South West Temple, Salt Lake City, UT 84115-4412  
4393123 +Wilmington Trust Company, successor tru, Serviced by Select Portfolio Servicing,,  
3815 South West Temple, Salt Lake City, UT 84115-4412,  
Wilmington Trust Company, successor tru, Serviced by Select Portfolio Servicing,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr EDI: AIS.COM Nov 01 2016 19:03:00 Midland Funding LLC by American InfoSource LP as a,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457  
cr EDI: AIS.COM Nov 01 2016 19:03:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457  
3925766 EDI: ARSN.COM Nov 01 2016 19:03:00 ASSOCIATED RECOVERY SYSTEMS, PO BOX 469046,  
ESCONDIDO, CA 92046-9046  
3925767 +E-mail/Text: ACF-EBN@acf-inc.com Nov 01 2016 19:04:52 ATLANTIC CREDIT & FINANCE, INC,  
3353 ORANGE AVENUE, ASSIGNEE FROM HSBC, ROANOKE, VA 24012-6335  
3929835 EDI: AIS.COM Nov 01 2016 19:03:00 American InfoSource LP as agent for,  
T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848  
3925769 +EDI: CAPITALONE.COM Nov 01 2016 19:03:00 CAPITAL ONE, P.O. BOX 30281,  
SALT LAKE CITY, UT 84130-0281  
3925772 +EDI: RCSFNBMARIN.COM Nov 01 2016 19:03:00 CREDIT ONE BANK, P.O. BOX 98873,  
LAS VEGAS, NV 89193-8873  
3971741 EDI: CAPITALONE.COM Nov 01 2016 19:03:00 Capital One Bank (USA), N.A.,  
by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
3952877 EDI: RECOVERYCORP.COM Nov 01 2016 19:03:00 Capital Recovery II LLC,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
3999316 EDI: ECMC.COM Nov 01 2016 19:03:00 ECMC, P.O. Box 75906, St. Paul, MN 55175  
3925774 +EDI: CITICORP.COM Nov 01 2016 19:03:00 EXXONMOBIL/CITIBANK CARDS, PO BOX 6497,  
SIOUX FALLS, SD 57117-6497  
4000509 +EDI: RESURGENT.COM Nov 01 2016 19:03:00 East Bay Funding, LLC,  
c/o Resurgent Capital Services, PO Box 288, Greenville, SC 29602-0288  
3925775 +EDI: AMINFOFP.COM Nov 01 2016 19:03:00 FIRST PREMIER BANK, 3820 N LOUISE AVE,  
SIOUX FALLS, SD 57107-0145  
3925776 +EDI: AMINFOFP.COM Nov 01 2016 19:03:00 FIRST PREMIERE BANK, 3820 N LOUISE AVE,  
SIOUX FALLS, SD 57107-0145

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

3925777 EDI: RMSC.COM Nov 01 2016 19:03:00 GEMB/JCPENNEY, PO BOX 981402,  
EL PASO, TX 79998-1402

3925779 EDI: IRS.COM Nov 01 2016 19:03:00 INTERNAL REVENUE SERVICE, PO BOX 7346,  
PHILADELPHIA, PA 19101-7346

4302424 EDI: AIS.COM Nov 01 2016 19:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

4235890 EDI: AIS.COM Nov 01 2016 19:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457

4110333 +E-mail/Text: bknotice@ncmlc.com Nov 01 2016 19:05:08 National Capital Management, LLC.,  
8245 Tournament Drive, Suite 230, Memphis, TN 38125-1741

3925786 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Nov 01 2016 19:05:03 PA DEPARTMENT OF REVENUE,  
DEPARTMENT 280946, ATTN BANKRUPTCY DIVISION, HARRISBURG, PA 17128-0946

4274109 +EDI: PRA.COM Nov 01 2016 19:03:00 Portfolio Recovery Assocs., LLC, POB 41067,  
Norfolk, VA 23541-1067

3969572 EDI: RESURGENT.COM Nov 01 2016 19:03:00 Roundup Funding, LLC, MS 550, PO Box 91121,  
Seattle, WA 98111-9221

3925788 EDI: NAVIENTFKASMSERV.COM Nov 01 2016 19:03:00 SALLIE MAE SERVICING, PO BOX 9500,  
WILKES-BARRE, PA 18773-9500

3925791 +E-mail/Text: bankruptcy@hccredit.com Nov 01 2016 19:05:20 THE HC PROCESSING CENTER,  
ASSET RECOVERY DEPARTMENT, PO BOX 829, SPRINGDALE, AR 72765-0829

3925792 +EDI: WTRRNBNBANK.COM Nov 01 2016 19:03:00 TNB-TARGET, PO BOX 673,  
MINNEAPOLIS, MN 55440-0673

4008652 E-mail/Text: bankruptcy@hccredit.com Nov 01 2016 19:05:20 The HC Processing Center,  
PO Box 829, Springdale, AR 72765-0829

3982452 EDI: VERIZONEAST.COM Nov 01 2016 19:03:00 VERIZON, PO BOX 3037,  
BLOOMINGTON, IL 61702-3037

3982454 EDI: VERIZONWIRE.COM Nov 01 2016 19:03:00 VERIZON WIRELESS, PO BOX 3397,  
BLOOMINGTON, IL 61702-3397

3925798 +EDI: VERIZONWIRE.COM Nov 01 2016 19:03:00 VERIZON WIRELESS, 26935 NORTHWESTERN HIGHWAY,  
SUITE 100-CFS, SOUTHFIELD, MI 48033-8449

3946172 +EDI: WFFC.COM Nov 01 2016 19:03:00 WELLS FARGO, P.O. BOX 7648, BOISE, ID 83707-1648,  
ATTN: TESSIE BIXLER

3925800 +EDI: WFFC.COM Nov 01 2016 19:03:00 WELLS FARGO FINANCIAL AC, 800 WALNUT STREET,  
DES MOINES, IA 50309-3891

3925799 +EDI: WFFC.COM Nov 01 2016 19:03:00 WELLS FARGO FINANCIAL AC, 800 WALNUT STREET,  
DES MOINES, IA 50309-3891

3925801 +EDI: WFFC.COM Nov 01 2016 19:03:00 WF AUTO FINANCE ASSET RECOVERY,  
1460 NORTHWEST VIVION RD, EASTBROOK PARK, KANSAS CITY, MO 64118-4555

TOTAL: 33

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +East Bay Funding, LLC, c/o Resurgent Capital Services, PO Box 288,  
GREENVILLE, SC 29602-0288

cr\* Midland Funding LLC by American InfoSource LP as a, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457

cr\* +National Capital Management, LLC, 8245 Tournament Drive, Suite 230,  
MEMPHIS, TN 38125-1741

cr\* +Portfolio Recovery Assocs., LLC, POB 41067, NORFOLK, VA 23541-1067

4302425\* Midland Funding LLC, by American InfoSource LP as agent, Attn: Department 1, PO Box 4457,  
Houston, TX 77210-4457

3925787 ##RJM ACQUISITIONS LLC, 575 UNDERHILL BLVD STE 224, SYOSSET, NY 11791-3416

3925790 ##+SUPERIOR ASSET MANAGEMENT, INC, 1000 ABERNATHY ROAD, ATLANTA, GA 30328-5612

TOTALS: 0, \* 5, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 03, 2016

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 1, 2016 at the address(es) listed below:

Ann E. Swartz on behalf of Creditor Citibank, N.A., as Trustee for Certificateholders of SACO I Trust 2006-7, Mortgage-Backed Certificates, Series 2006-7 ASwartz@mwclaw.com, ecfcmail@mwclaw.com  
Ann E. Swartz on behalf of Creditor Citibank, N.A. as Trustee for Bear Stearns Alt-A Trust, Mortgage Pass-Through Certificates, Series 2006-4 ASwartz@mwclaw.com, ecfcmail@mwclaw.com  
Ann E. Swartz on behalf of Creditor J.P. Morgan Chase Bank, N.A., as Servicer ASwartz@mwclaw.com, ecfcmail@mwclaw.com  
Charles J. DeHart, III (Trustee) dehartstaff@pamd13trustee.com, TWecf@pamd13trustee.com  
Danielle Boyle-Ebersole on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust 2006-4, Mortgage Pass-Through Certificate debersole@hoflawgroup.com, bbleming@hoflawgroup.com  
ECMC djwilcoxson@ecmc.org  
Joshua I Goldman on behalf of Creditor Citibank, N.A., as Trustee for Certificateholders of SACO I Trust 2006-7, Mortgage-Backed Certificates, Series 2006-7 bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com  
Matthew Christian Waltd on behalf of Creditor Wilmington Trust, NA, successor trustee to Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust 2006-4, Mortgage Pass-Through Certificate mwaltd@milsteadlaw.com, bkecf@milsteadlaw.com  
Milstead and Associates, LLC on behalf of Creditor Citibank, N.A., as Trustee f/b/o holders of Structured Asset Mortgage Investments II Inc., Bear Stearns ALT-A Trust 2006-4, Mortgage Pass-Through Certificates, Series 2006-4 dlipow@milsteadlaw.com, bkecf@milsteadlaw.com  
Robert E Chericoff on behalf of Debtor Queen A. Dickey rec@cclawpc.com, jbartley@cclawpc.com; jlaughman@cclawpc.com; jhr@cclawpc.com  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 11

**Information to identify the case:**

Debtor 1 Queen A. Dickey  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Pennsylvania**  
Case number: **1:11-bk-05620-MDF**

Social Security number or ITIN **xxx-xx-2631**  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_  
EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Queen A. Dickey

By the  
court:



November 1, 2016

Honorable Mary D. France  
United States Bankruptcy Judge

By: REshelman, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**